

**ASSETS**

**LOANS**

Fixed Rate Real Estate	\$	223,557,665
Variable Rate Real Estate	\$	110,683,772
Home Equity Lines of Credit	\$	34,064,244
<b>Total Real Estate Secured</b>	<b>\$</b>	<b>368,305,681</b>

Overdraft Lines of Credit	\$	1,103,716
Credit Cards	\$	19,254,264
Unsecured Loans	\$	26,440,195
Vehicle Secured	\$	55,589,832
Indirect Vehicle Secured	\$	28,141,752
Deposit Secured	\$	2,257,204
Other Loans	\$	28,846,537
<b>Total Consumer Loans</b>	<b>\$</b>	<b>161,633,500</b>

Business Real Estate	\$	45,657,109
Business Secured	\$	10,013,436
Business Participations	\$	15,318,806
Business Unsecured	\$	1,535,007
<b>Total Business Loans</b>	<b>\$</b>	<b>72,524,358</b>

<b>TOTAL LOANS</b>	<b>\$</b>	<b>602,463,538</b>
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Allowance of Loan Loss	\$	(3,099,515)
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<b>TOTAL NET LOANS</b>	<b>\$</b>	<b>599,364,024</b>
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**INVESTMENTS**

US Government Obligations	\$	12,025,975
Federal Agency Securities	\$	35,938,310
Mortgage Backed Securities	\$	16,092,142
Corporate Credit Union Investments	\$	2,833,746
Federal Reserve Account	\$	14,202,468
Commercial Banks	\$	535,975
Other Investments	\$	2,744,675

<b>TOTAL INVESTMENTS</b>	<b>\$</b>	<b>84,373,291</b>
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Unrealized Gain(Loss) on Investments	\$	(194,405)
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<b>TOTAL INVESTMENTS</b>	<b>\$</b>	<b>84,178,886</b>
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**OTHER ASSETS**

Cash	\$	3,373,036
Fixed Assets	\$	15,706,180
NCUA Share Insurance Fund	\$	5,822,405
Prepaid Expenses	\$	992,175
Accrued Income Loans	\$	1,249,894
Accrued Income Investments	\$	165,716
Other Misc Assets	\$	8,573,164

<b>TOTAL OTHER ASSETS</b>	<b>\$</b>	<b>35,882,569</b>
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<b>TOTAL ASSETS</b>	<b>\$</b>	<b>719,425,478</b>
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**LIABILITIES & EQUITY**

**LIABILITIES AND SHARES**

Borrowings	\$	25,000,000
Other Liabilities	\$	7,996,397
<b>Total Liabilities</b>	<b>\$</b>	<b>32,996,397</b>

Membership Shares	\$	376,860,239
Share Drafts	\$	74,756,036
Certificates	\$	81,546,768
IRA Certificates	\$	49,561,889
<b>Total Member Deposits</b>	<b>\$</b>	<b>582,724,933</b>

Business Shares	\$	6,058,627
Business Share Drafts	\$	21,101,247
Business Money Markets	\$	8,111,349
Business Certificates	\$	2,182,096
<b>Total Business Deposits</b>	<b>\$</b>	<b>37,453,320</b>

<b>TOTAL SHARES</b>	<b>\$</b>	<b>620,178,253</b>
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<b>TOTAL NON-MEMBER DEPOSITS</b>	<b>\$</b>	<b>3,130,000</b>
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<b>TOTAL LIABILITIES AND SHARES</b>	<b>\$</b>	<b>656,304,650</b>
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**EQUITY**

Regular Reserves	\$	11,953,743
Retained Earnings	\$	48,949,007
Acquired Capital	\$	813,177
Net Income	\$	1,635,449
<b>Total Core Capital</b>	<b>\$</b>	<b>63,351,376</b>

Other Comprehensive Income	\$	(36,142)
Unrealized Gain (Loss) on Investments	\$	(194,405)
<b>Total Other Comprehensive Capital</b>	<b>\$</b>	<b>(230,548)</b>

<b>TOTAL EQUITY</b>	<b>\$</b>	<b>63,120,828</b>
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<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>\$</b>	<b>719,425,478</b>
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